



2161

PATENT
Customer Number 22,852
Attorney Docket No. 05793.3032-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Richard JAROS et al.) Group Art Unit: 2161
Application No.: 09/694,791) Examiner: Unknown
Filed: October 24, 2000)
For: SYSTEMS, METHODS, AND)
APPARATUS FOR INSTANT)
ISSUANCE OF A CREDIT CARD)

*RECEIVED
FEB 28 2001
Technology Center 2100*

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being before the mailing date of a first Office Action on the merits for the above-referenced application. Copies of the listed documents are attached.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and applicants determine

that the cited documents do not constitute "prior art" under United States law, applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

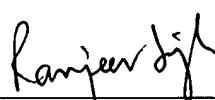
If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: February 26, 2001

By:


Ranjeev K. Singh
Reg. No. 47,093

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INFORMATION DISCLOSURE CITATION
 (Use several sheets if necessary)

Atty. Docket No.	05793.3032-00	Serial No.	09/694,791			
Applicant	Richard JAROS et al.	FEB 28 2001				
Filing Date	October 24, 2000	Group:	2161			
U.S. PATENT DOCUMENTS						
Examiner Initial*	Document Number	Date	Name	Class	Sub Class	Filing Date If Appropriate
	5,696,908	12/09/1997	Muehlberger et al.			
	4,718,009	01/05/1988	Cuervo			
	6,105,009	08/15/2000	Cuervo			

FOREIGN PATENT DOCUMENTS

	Document Number	Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner	Date Considered
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*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.